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10-30-00

UP-000102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re Patent Application of :

SHAD HEDY :

Group Art Unit: 3621

Serial No.: 09/420,885 :

Examiner: Pierre Eddy Elisca

Filed: 12/19/1999 :

10 For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,
DELIVERY, AND REPORTING OF CREDIT INFORMATION

AMENDMENT

15 Director, U.S. Patent and Trademark Office
Washington, D.C. 20231

Sir:

20 The present Amendment is in response to the Office Action dated May 14,
2002.

REMARKS

25 Applicant would like to thank the Examiner for the thorough review of the
present application. Proposed drawing modifications showing proper margins
are included with this response, on a separate sheet.

All Claims Are Patentable Over DeFrancesco et al. Under 35 U.S.C. § 102(e)

The Examiner rejected claims 1-26 under 35 U.S.C. 102(e) as being
anticipated by DeFrancesco et al..

30 Independent claims 1 and 17 recite, inter alia, "a client terminal having a
web browser for entering and displaying the credit inquiry and the credit bureau
response in HTML format...whereby the format of credit bureau response is
converted and displayed to the client in HTML format..." Independent claims 10
and 23 recite, inter alia, "a client terminal...for entering and displaying the credit
35 inquiry in HTML format..." DeFrancesco et al. does not disclose, inter alia, such